

PRE-SALE ILLUSTRATION

	Amount invested (£)	Estimated Growth Rate (%)	Fund Manager Charge (%)	Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)	Value at the end of Year 1 before Charges (£)	Value at the end of Year 1 after Charges (£)	Fund growth rate after Charges (%)
UK ALL COMPANIES											
Artemis UK Select	50	4.75	1.29	0.68	0.08	0.21	0.96	1.89	52.38	51.41	2.86
AXA Framlington UK Select Opportunities	50	4.75	0.89	0.47	0.08	0.21	0.75	1.49	52.38	51.62	3.26
Franklin UK Managers' Focus	50	4.75	1.21	0.63	0.08	0.21	0.92	1.81	52.38	51.46	2.94
Franklin UK Mid Cap	50	4.75	1.14	0.60	0.08	0.21	0.88	1.74	52.38	51.49	3.01
Investec UK Alpha	50	4.75	1.26	0.66	0.08	0.21	0.94	1.86	52.38	51.43	2.89
JOHCM UK Dynamic	50	4.75	1.59	0.83	0.08	0.21	1.12	2.19	52.38	51.26	2.56
Jupiter UK Special Situations	50	4.75	0.93	0.49	0.08	0.21	0.77	1.53	52.38	51.60	3.22
Lindsell Train UK Equity	50	4.75	0.81	0.42	0.08	0.21	0.71	1.41	52.38	51.67	3.34
Liontrust Special Situations	50	4.75	1.04	0.54	0.08	0.21	0.83	1.64	52.38	51.55	3.11
Marlborough UK Multi-Cap Growth	50	4.75	1.98	1.04	0.08	0.21	1.32	2.58	52.38	51.05	2.17
MI Chelverton UK Equity Growth	50	4.75	0.97	0.51	0.08	0.21	0.79	1.57	52.38	51.58	3.18
Schroder Recovery	50	4.75	1.00	0.52	0.08	0.21	0.81	1.60	52.38	51.57	3.15
Slater Growth	50	4.75	0.77	0.40	0.08	0.21	0.69	1.37	52.38	51.69	3.38
Threadneedle UK Extended Alpha	50	4.75	1.31	0.69	0.08	0.21	0.97	1.91	52.38	51.40	2.84
UK EQUITY INCOME											
Artemis Income	50	4.75	0.89	0.47	0.08	0.21	0.75	1.49	52.38	51.62	3.26
JOHCM UK Equity Income	50	4.75	1.30	0.68	0.08	0.21	0.97	1.90	52.38	51.41	2.85
LF Gresham House UK Multi Cap Income	50	4.75	1.82	0.95	0.08	0.21	1.24	2.42	52.38	51.14	2.33
Man GLG UK Income	50	4.75	1.99	1.04	0.08	0.21	1.33	2.59	52.38	51.05	2.16
Marlborough Multi Cap Income	50	4.75	1.27	0.67	0.08	0.21	0.95	1.87	52.38	51.43	2.88
Montanaro UK Income	50	4.75	1.02	0.53	0.08	0.21	0.82	1.62	52.38	51.56	3.13
Rathbone Income	50	4.75	0.85	0.45	0.08	0.21	0.73	1.45	52.38	51.65	3.30
Royal London UK Equity Income	50	4.75	0.78	0.41	0.08	0.21	0.69	1.38	52.38	51.68	3.37
Standard Life Investments UK Equity Income Unconstrained	50	4.75	1.29	0.68	0.08	0.21	0.96	1.89	52.38	51.41	2.86
TB Evenlode Income	50	4.75	1.26	0.66	0.08	0.21	0.94	1.86	52.38	51.43	2.89
Threadneedle UK Equity Alpha Income	50	4.75	0.99	0.52	0.08	0.21	0.80	1.59	52.38	51.57	3.16
UK SMALLER COMPANIES											
AXA Framlington UK Smaller Companies	50	4.75	1.18	0.62	0.08	0.21	0.90	1.78	52.38	51.47	2.97
Franklin UK Smaller Companies	50	4.75	1.02	0.53	0.08	0.21	0.82	1.62	52.38	51.56	3.13
LF Gresham House UK Micro Cap	50	4.75	1.18	0.62	0.08	0.21	0.90	1.78	52.38	51.47	2.97
Liontrust UK Micro Cap	50	4.75	2.60	1.36	0.08	0.21	1.65	3.20	52.38	50.73	1.55
Marlborough Special Situations	50	4.75	0.91	0.48	0.08	0.21	0.76	1.51	52.38	51.61	3.24
Marlborough UK Micro Cap Growth	50	4.75	0.77	0.40	0.08	0.21	0.69	1.37	52.38	51.69	3.38
R&M UK Equity Smaller Companies	50	4.75	1.68	0.88	0.08	0.21	1.16	2.28	52.38	51.21	2.47
TB Amati UK Smaller Companies	50	4.75	1.18	0.62	0.08	0.21	0.90	1.78	52.38	51.47	2.97
STERLING CORPORATE BOND											
BlackRock Corporate Bond	50	3.50	0.67	0.35	0.08	0.21	0.63	1.27	51.75	51.12	2.23
Royal London Corporate Bond	50	3.50	0.41	0.21	0.08	0.21	0.49	1.01	51.75	51.26	2.49
TwentyFour Corporate Bond	50	3.50	0.85	0.44	0.08	0.21	0.72	1.45	51.75	51.03	2.05
STERLING HIGH YIELD BOND											
Baillie Gifford High Yield Bond	50	3.50	0.46	0.24	0.08	0.21	0.52	1.06	51.75	51.23	2.44
Royal London Short Duration Global High Yield Bond	50	3.50	0.77	0.40	0.08	0.21	0.68	1.37	51.75	51.07	2.13
STERLING STRATEGIC BOND											
Artemis Strategic Bond	50	3.50	0.82	0.42	0.08	0.21	0.71	1.42	51.75	51.04	2.08
Baillie Gifford Strategic Bond	50	3.50	0.64	0.33	0.08	0.21	0.61	1.24	51.75	51.14	2.26
GAM Star Credit Opportunities	50	3.50	1.29	0.67	0.08	0.21	0.95	1.89	51.75	50.80	1.61
Invesco Monthly Income Plus	50	3.50	0.78	0.40	0.08	0.21	0.69	1.38	51.75	51.06	2.12
Janus Henderson Strategic Bond	50	3.50	0.98	0.51	0.08	0.21	0.79	1.58	51.75	50.96	1.92
Jupiter Strategic Bond	50	3.50	0.83	0.43	0.08	0.21	0.71	1.43	51.75	51.04	2.07
TwentyFour Dynamic Bond	50	3.50	0.99	0.51	0.08	0.21	0.79	1.59	51.75	50.96	1.91
TARGETED ABSOLUTE RETURN											
BlackRock UK Absolute Alpha	50	4.70	1.23	0.64	0.08	0.21	0.93	1.83	52.35	51.42	2.87
Janus Henderson UK Absolute Return	50	4.70	2.99	1.57	0.08	0.21	1.85	3.59	52.35	50.50	1.11
Jupiter Absolute Return	50	4.70	0.94	0.49	0.08	0.21	0.78	1.54	52.35	51.57	3.16
Merian Global Equity Absolute Return Hedged	50	4.70	1.75	0.92	0.08	0.21	1.20	2.35	52.35	51.15	2.35
Smith & Williamson Enterprise	50	4.70	2.05	1.07	0.08	0.21	1.36	2.65	52.35	50.99	2.05
SVS Church House Tenax Absolute Return Strategies	50	4.70	0.86	0.45	0.08	0.21	0.73	1.46	52.35	51.62	3.24
EUROPE EXCLUDING UK											
Baring Europe Select Trust	50	4.70	1.10	0.58	0.08	0.21	0.86	1.70	52.35	51.49	3.00
BlackRock Continental European Income	50	4.70	1.07	0.56	0.08	0.21	0.84	1.67	52.35	51.51	3.03
BlackRock European Dynamic	50	4.70	1.50	0.79	0.08	0.21	1.07	2.10	52.35	51.28	2.60
FP CRUX European Special Situations	50	4.70	0.87	0.46	0.08	0.21	0.74	1.47	52.35	51.61	3.23
Jupiter European	50	4.70	1.09	0.57	0.08	0.21	0.86	1.69	52.35	51.49	3.01
Marlborough European Multi-Cap	50	4.70	0.78	0.41	0.08	0.21	0.69	1.38	52.35	51.66	3.32
Schroder European Alpha Income	50	4.70	1.05	0.55	0.08	0.21	0.83	1.65	52.35	51.52	3.05
Threadneedle European Select	50	4.70	0.98	0.51	0.08	0.21	0.80	1.58	52.35	51.55	3.12

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NORTH AMERICA											
Artemis US Extended Alpha	50	4.70	2.29	1.20	0.08	0.21	1.48	2.89	52.35	50.87	1.81
AXA Framlington American Growth	50	4.70	0.95	0.50	0.08	0.21	0.78	1.55	52.35	51.57	3.15
Brown Advisory US Flexible Equity	50	4.70	0.95	0.50	0.08	0.21	0.78	1.55	52.35	51.57	3.15
Dodge & Cox US Stock	50	4.70	0.61	0.32	0.08	0.21	0.60	1.21	52.35	51.75	3.49
Fidelity American Special Situations	50	4.70	1.06	0.55	0.08	0.21	0.84	1.66	52.35	51.51	3.04
Hermes US SMID Equity	50	4.70	1.07	0.56	0.08	0.21	0.84	1.67	52.35	51.51	3.03
LF Miton US Opportunities	50	4.70	1.06	0.55	0.08	0.21	0.84	1.66	52.35	51.51	3.04
JAPAN											
Baillie Gifford Japanese	50	4.70	0.64	0.34	0.08	0.21	0.62	1.24	52.35	51.73	3.46
JPM Japan	50	4.70	1.46	0.76	0.08	0.21	1.05	2.06	52.35	51.30	2.64
Legg Mason IF Japan Equity	50	4.70	1.27	0.66	0.08	0.21	0.95	1.87	52.35	51.40	2.83
Man GLG Japan Core Alpha	50	4.70	1.14	0.60	0.08	0.21	0.88	1.74	52.35	51.47	2.96
ASIA PACIFIC EXCLUDING JAPAN											
Fidelity Asia Pacific Opportunities	50	4.70	1.30	0.68	0.08	0.21	0.96	1.90	52.35	51.39	2.80
Guinness Asian Equity Income	50	4.70	1.06	0.55	0.08	0.21	0.84	1.66	52.35	51.51	3.04
Invesco Asian	50	4.70	1.08	0.57	0.08	0.21	0.85	1.68	52.35	51.50	3.02
JOHCM Asia ex Japan Small and Mid Cap	50	4.70	2.35	1.23	0.08	0.21	1.51	2.95	52.35	50.84	1.75
Matthews Asia Pacific Tiger	50	4.70	1.33	0.70	0.08	0.21	0.98	1.93	52.35	51.37	2.77
Schroder Asian Alpha Plus	50	4.70	1.15	0.60	0.08	0.21	0.89	1.75	52.35	51.46	2.95
Schroder Asian Income	50	4.70	0.97	0.51	0.08	0.21	0.79	1.57	52.35	51.56	3.13
Stewart Investors Asia Pacific Leaders	50	4.70	0.99	0.52	0.08	0.21	0.80	1.59	52.35	51.55	3.11
GLOBAL EMERGING MARKETS											
Aberdeen Latin American Equity	50	4.70	1.22	0.64	0.08	0.21	0.92	1.82	52.35	51.43	2.88
First State Greater China Growth	50	4.70	1.23	0.64	0.08	0.21	0.93	1.83	52.35	51.42	2.87
GS India Equity Portfolio	50	4.70	1.29	0.68	0.08	0.21	0.96	1.89	52.35	51.39	2.81
Invesco Hong Kong & China	50	4.70	1.25	0.65	0.08	0.21	0.94	1.85	52.35	51.41	2.85
Janus Henderson Emerging Markets Opportunities	50	4.70	1.14	0.60	0.08	0.21	0.88	1.74	52.35	51.47	2.96
Lazard Emerging Markets	50	4.70	1.13	0.59	0.08	0.21	0.88	1.73	52.35	51.47	2.97
RWC Global Emerging Markets	50	4.70	1.82	0.95	0.08	0.21	1.24	2.42	52.35	51.11	2.28
Schroder Small Cap Discovery	50	4.70	1.05	0.55	0.08	0.21	0.83	1.65	52.35	51.52	3.05
GLOBAL											
Baillie Gifford Global Discovery	50	4.70	0.76	0.40	0.08	0.21	0.68	1.36	52.35	51.67	3.34
Fidelity Global Special Situations	50	4.70	1.09	0.57	0.08	0.21	0.86	1.69	52.35	51.49	3.01
Fundsmith Equity	50	4.70	0.98	0.51	0.08	0.21	0.80	1.58	52.35	51.55	3.12
Investec Global Special Situations	50	4.70	0.93	0.49	0.08	0.21	0.77	1.53	52.35	51.58	3.17
Rathbone Global Opportunities	50	4.70	0.96	0.50	0.08	0.21	0.79	1.56	52.35	51.56	3.14
T. Rowe Price Global Focused Growth Equity	50	4.70	1.07	0.56	0.08	0.21	0.84	1.67	52.35	51.51	3.03
GLOBAL EQUITY INCOME											
Artemis Global Income	50	4.70	1.36	0.71	0.08	0.21	1.00	1.96	52.35	51.35	2.74
Fidelity Global Dividend	50	4.70	1.05	0.55	0.08	0.21	0.83	1.65	52.35	51.52	3.05
Fidelity Global Enhanced Income	50	4.70	1.14	0.60	0.08	0.21	0.88	1.74	52.35	51.47	2.96
Guinness Global Equity Income	50	4.70	0.92	0.48	0.08	0.21	0.77	1.52	52.35	51.58	3.18
M&G Global Dividend	50	4.70	0.96	0.50	0.08	0.21	0.79	1.56	52.35	51.56	3.14
Newton Global Income	50	4.70	0.87	0.46	0.08	0.21	0.74	1.47	52.35	51.61	3.23
TB Evenlode Global Income	50	4.70	0.84	0.44	0.08	0.21	0.72	1.44	52.35	51.63	3.26
MISCELLANEOUS											
Artemis Monthly Distribution	50	3.50	1.12	0.58	0.08	0.21	0.86	1.72	51.75	50.89	1.78
Artemis Strategic Assets	50	4.70	1.73	0.91	0.08	0.21	1.19	2.33	52.35	51.16	2.37
AXA Framlington Global Technology	50	4.70	0.92	0.48	0.08	0.21	0.77	1.52	52.35	51.58	3.18
BMO European Real Estate Securities	50	4.70	2.04	1.07	0.08	0.21	1.35	2.64	52.35	51.00	2.06
Guinness Global Energy	50	4.70	1.35	0.71	0.08	0.21	0.99	1.95	52.35	51.36	2.75
Jupiter Financial Opportunities	50	4.70	1.80	0.94	0.08	0.21	1.23	2.40	52.35	51.12	2.30
M&G Emerging Markets Bond	50	4.70	1.19	0.62	0.08	0.21	0.91	1.79	52.35	51.44	2.91
Merian Gold & Silver	50	4.70	0.98	0.51	0.08	0.21	0.80	1.58	52.35	51.55	3.12
Polar Capital Biotechnology	50	4.70	2.90	1.52	0.08	0.21	1.80	3.50	52.35	50.55	1.20
Polar Capital Healthcare Opportunities	50	4.70	2.77	1.45	0.08	0.21	1.73	3.37	52.35	50.62	1.33
Premier Pan European Property Share	50	4.70	0.91	0.48	0.08	0.21	0.76	1.51	52.35	51.59	3.19
VT Gravis UK Infrastructure Income	50	4.70	1.01	0.53	0.08	0.21	0.81	1.61	52.35	51.54	3.09
VT CHELSEA MANAGED OEIC											
VT Chelsea Managed Cautious Growth	50	4.70	1.36	0.71	0.08	0.21	1.00	1.96	52.35	51.35	2.74
VT Chelsea Managed Balanced Growth	50	4.70	1.31	0.69	0.08	0.21	0.97	1.91	52.35	51.38	2.79
VT Chelsea Managed Aggressive Growth	50	4.70	1.29	0.68	0.08	0.21	0.96	1.89	52.35	51.39	2.81
VT Chelsea Managed Monthly Income	50	4.70	1.27	0.66	0.08	0.21	0.95	1.87	52.35	51.40	2.83

Pre-sale illustration document

Data correct as at 03/01/19.

Charges are estimated on the assumption that your investments will grow. However, the value of your investment and income from it is not guaranteed. It may go down as well as up and you may not get back your original investment.

For more information about your fund selection, please refer to the Key Investor Information Documents (KIIDs) produced by the fund managers. Please read this document alongside the relevant Terms and Conditions of the Cofunds Platform and the relevant key features associated with your chosen products.

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